

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shawn Adrian Johns
Jennifer L. Johns
Debtors

Case No. 18-02268-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 16

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db/jdb +Shawn Adrian Johns, Jennifer L. Johns, 645 North Middle Road, Newville, PA 17241-8637
5066955 +First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
5066959 +Patriot Federal Cred, 800 Wayne Ave, Chambersburg, PA 17201-3810
5066960 +Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy@patriotfcu.org Sep 12 2018 19:03:22 Patriot Federal Credit Union,
800 Wayne Ave, PO Box 778, Chambersburg, PA 17201-0778
5066948 +EDI: CAPITALONE.COM Sep 12 2018 22:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
5066949 +EDI: CHASE.COM Sep 12 2018 22:58:00 Chase Card Services, Correspondence Dept.,
Po Box 15298, Wilmington, DE 19850-5298
5066952 +EDI: WFNNB.COM Sep 12 2018 22:58:00 Comenity Bank/Torrid, Attn: Bankruptcy Dept.,
Po Box 182125, Columbus, OH 43218-2125
5066953 +EDI: WFNNB.COM Sep 12 2018 22:58:00 Comenitycapital/gmstop, Attn: Bankruptcy Dept.,
Po Box 183003, Columbus, OH 43218-3003
5066954 +EDI: DISCOVER.COM Sep 12 2018 22:58:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
5066956 +E-mail/Text: unger@members1st.org Sep 12 2018 19:03:30 Members 1st Federal,
5000 Louise Dr, Mechanicsburg, PA 17055-4899
5066958 +EDI: AGFINANCE.COM Sep 12 2018 22:58:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
5068547 +EDI: PRA.COM Sep 12 2018 22:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5066961 +EDI: RMSC.COM Sep 12 2018 22:58:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept.,
Po Box 965060, Orlando, FL 32896-5060
5066962 +EDI: RMSC.COM Sep 12 2018 22:58:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept.,
Po Box 965060, Orlando, FL 32896-5060
5066963 +EDI: RMSC.COM Sep 12 2018 22:58:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept.,
Po Box 965060, Orlando, FL 32896-5060

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5066950* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
5066951* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
5066957* +Members 1st Federal, 5000 Louise Dr, Mechanicsburg, PA 17055-4899

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pennymac Loan Services, LLC bkgroup@kmllawgroup.com
Leon P. Haller (Trustee) lhaller@pkh.com, llynard@pkh.com;lhaller@ecf.epiqsystems.com
Stephen Wade Parker on behalf of Debtor 1 Shawn Adrian Johns Mooneybkecf@gmail.com,
wade@swparkerlaw.com;r61895@notify.bestcase.com
Stephen Wade Parker on behalf of Debtor 2 Jennifer L. Johns Mooneybkecf@gmail.com,
wade@swparkerlaw.com;r61895@notify.bestcase.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Shawn Adrian Johns**
First Name Middle Name Last Name
Debtor 2 **Jennifer L. Johns**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0875**
EIN **-----**
Social Security number or ITIN **xxx-xx-2032**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:18-bk-02268-HWV**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shawn Adrian Johns

Jennifer L. Johns
fka Jennifer Leah Righi

By the
court:



September 12, 2018

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.